

LOAN CARE

CUSTOMER INFORMATION SHEET
 (Description is illustrative and not exhaustive)

SI No	Title	Description	Policy Clause Number
1	Product Name	Loan Care	
2	What am I covered for?	Part 1: Personal Accident cover I. Death II. Permanent Total Disability Additional Insurance a. Transportation b. Children's Education Benefit c. Daily Allowance Cover Part 2: EMI Payment Cover	Section C-1 & C-2
3	What are the major exclusions in the policy	Please refer the Policy Wordings for detailed exclusion list	Section D – Standard and Specific Exclusions
4	Waiting Period	Initial Waiting Period: 90 days under EMI Payment Cover	Section D.I- Specific Exclusions
5	Payment Basis	The claims under Personal Accident will be settled on benefit payment basis. The claims under EMI Payment Cover will be settled on indemnity basis.	Section C
6	Renewal Conditions	Renewal of Policy : Grace period of 30 days for renewing the policy is provided	Section E4
7	Renewal benefits	Renewal Benefits will remain same as per the expiring policy	
8	Cancellation	For all clauses pertaining to cancellation please refer the policy wordings	Section E8
9	Claims	For conditions pertaining to claims please refer the policy wordings	Section E28
13	Grievance Redressal Procedure	Details Grievance Redressal cell, Governing Body of Insurance Council and list of Ombudsman offices	Section E16
14	Insured's Rights	Free Look Period	Section E7
		Migration	Section E12
		Portability	Section E13
		Sum Insured Enhancement	Section E22
		Paying a claim	Section E17
14	Insured's Obligations	Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may result in claim not being paid	Section E1

Legal Disclaimer Note: The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the CIS and the policy document, the terms and conditions mentioned in the policy document shall prevail.